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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
IL NORTHERN DISTRICT - EASTERN DIVISION	<u> </u>	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
			About Debtor 1:	,	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's ise or passport).	Russell First name  Lee Middle name		First name  Middle name
	iden	g your picture tification to your ting with the trustee.	Boivin Last name and Suffix (Sr., Jr., II, III)	<u> </u>	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years			
		ide your married or den names.			
3.	you num Indi	the last 4 digits of r Social Security sber or federal vidual Taxpayer tification number	xxx-xx-0931		

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Debtor 1 Russell Lee Boivin

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	425 Laurel Ave.	If Debtor 2 lives at a different address:
		Wilmington, IL 60481  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Will County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Russell Lee Boivin

7.	The chapter of the Bankruptcy Code you are				n of each, see <i>Notice Required by</i> If page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ CI	napter 7			
		□ с	napter 11			
		□ с	napter 12			
		□ с	napter 13			
			•			
8.	How you will pay the fee		about how yo	u may pay. Ту <mark>ր</mark> attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					stallments. If you choose this option to (Official Form 103A).	n, sign and attach the Application for Individuals to Pay
			ū		,	n only if you are filing for Chapter 7. By law, a judge may,
		_	but is not req applies to you	uired to, waive Ir family size a	your fee, and may do so only if yo nd you are unable to pay the fee ir	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out its fill form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the	■ No	).			
	last 8 years?	☐ Ye	S.			
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy	■ No	)			
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.			
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your	□No	. Go to li	ne 12.		
	residence?	■ Ye	s. Has yo	ur landlord obta	ained an eviction judgment agains	t you?
		. •	s. ■	No. Go to line	12.	
			_			Judgment Against You (Form 101A) and file it with this

Document Page 4 of 45 Case number (if known) Debtor 1 Russell Lee Boivin Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

immediate attention?
For example, do you own perishable goods, or

livestock that must be fed, or a building that needs urgent repairs? Debtor 1 Russell Lee Boivin Document Page 5 o

Part 5:

### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Russell Lee Boivin Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Russell Lee Boivin Signature of Debtor 2 Russell Lee Boivin Signature of Debtor 1 Executed on Executed on June 1, 2018 MM / DD / YYYY MM / DD / YYYY

Debtor 1 Russell Lee Boivin Page 7 of 45 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael J. Meyers	Date	June 1, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Michael I Moyers 6242402		
Michael J. Meyers 6313492		
Printed name		
Ostling & Associates, Ltd.		
Firm name		
201 W. Olive Street		
Bloomington, IL 61701		
Number, Street, City, State & ZIP Code		
Contact phone <u>309-827-3030</u>	mail address	ostlingassociates@comcast.net
6313492 IL		
Bar number & State		

	Docum	ent Paue 6 01 45	
mation to identify your	case:		
Russell Lee Boivin			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	IL NORTHERN DISTRI	CT - EASTERN DIVISION	
	Russell Lee Boivin First Name	Russell Lee Boivin First Name Middle Name  First Name Middle Name	Russell Lee Boivin First Name Middle Name Last Name  First Name Middle Name Last Name

☐ Check if this is an amended filing

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,413.32
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,413.32
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	88,536.82
	Your total liabilities	\$	88,536.82
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,588.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,575.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Russell Lee Boivin Page 9 of 45
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	1

\$ 0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	C	ase 18-17732 Do		Page 10 of 45	/18 08:35:33	Desc	Main
Fill in	this info	rmation to identify your cas		1 4400 10 01 43			
Debto	or 1	Russell Lee Boivin					
		First Name	Middle Name	Last Name			
Debto (Spouse	or 2 e, if filing)	First Name	Middle Name	Last Name			
			NORTHERN DISTRICT - EAST				
_						_	
Case	number						Check if this is an amended filing
Scł	nedu	orm 106A/B  le A/B: Prope	rty ems. List an asset only once. If ar	asset fits in more than o	ne category list the asset	et in the (	12/15
hink it nforma	fits best.	Be as complete and accurate a ore space is needed, attach a se	is possible. If two married people eparate sheet to this form. On the	are filing together, both a	re equally responsible fo	or supplyi	ing correct
Part 1:	Describ	e Each Residence, Building, La	and, or Other Real Estate You Owi	n or Have an Interest In			
. Do y	ou own o	have any legal or equitable int	terest in any residence, building,	and, or similar property?			
■ N	lo. Go to P	art 2.					
_		is the property?					
<b>.</b>	<b>.</b>						
Part 2:	Describ	e Your Vehicles					
			<b>ble interest in any vehicles, w</b> also report it on <i>Schedule G: Ex</i>			ny vehicle	es you own that
3. Car	s, vans,	trucks, tractors, sport utility	vehicles, motorcycles				
	Jo.						
■ Y							
•							
3.1	Make:	Chevrolet	Who has an interest in the	property? Check one	Do not deduct secure the amount of any se		
	Model:	Malibu	Debtor 1 only		Creditors Who Have		
	Year:	2012	Debtor 2 only		Current value of the		rrent value of the
	Approxim Other info	ate mileage: 113,000	Debtor 1 and Debtor 2 or ☐ At least one of the debto	· ·	entire property?	ро	rtion you own?
1		condition- Debtor is not or	_	s and another			
	title of v	ehicle but has an oral	☐ Check if this is commu	nity property	\$3,665.0	10	\$3,665.00
	•	ent with Joron Ferguson to e said vehicle. Loan	(see instructions)				
		vehicle with Select					
	Employe	ees Credit Union with a					
Į	remainir	ng balance of \$4,000.00					

Official Form 106A/B Schedule A/B: Property page 1

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☐ Yes. Describe.....

### 10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

☐ Yes. Describe.....

### 11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

Yes. Describe.....

Case 18-17732 Doc 1 Filed 06/22/18 Entered 06/22/18 08:35:33 Desc Main Document Page 12 of 45 Case number (if known) Debtor 1 Russell Lee Boivin Wearing apparel \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$100.00 Costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No ■ Yes. Give specific information..... \$300.00 Tools 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,350.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... US Bank Acc. 6782 \$182.32 Checking US Bank Acc. 4960 \$16.00 Savings 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No

Institution or issuer name: ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

■ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Case 18-17732 Doc 1 Filed 06/22/18 Entered 06/22/18 08:35:33 Desc Main Document Page 13 of 45 Case number (if known) Debtor 1 Russell Lee Boivin 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information.....

#### 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

Dobtor 1		Doc 1	Filed 06/22/18 Document	Entered 06/22/18 08:35:33 Page 14 of 45	Desc Main
Debtor 1	Russell Lee Boivin			Case number (if known)	
	sts in insurance policies bles: Health, disability, or life	e insurance; h	nealth savings account (F	HSA); credit, homeowner's, or renter's insurar	nce
☐ Yes.	Name the insurance compa Comp	any of each pop pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you somed	terest in property that is defined are the beneficiary of a living one has died.  Give specific information	l <b>ue you from</b> g trust, expec	someone who has die t proceeds from a life ins	<b>d</b> surance policy, or are currently entitled to rec	eive property because
Examµ ■ No	against third parties, who oles: Accidents, employmen Describe each claim			t or made a demand for payment to sue	
■ No	contingent and unliquidate  Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not Give specific information	already list			
	_		•	ny entries for pages you have attached	\$198.32
Part 5: De	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37. <b>Do you</b>	own or have any legal or equi	table interest	in any business-related pr	operty?	
No. Go	to Part 6.				
☐ Yes. (	Go to line 38.				
	scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interest In.	
	· -	equitable in	terest in any farm- or c	commercial fishing-related property?	
	Go to Part 7.				
⊔ Yes	. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
	have other property of an oles: Season tickets, country				
■ No					
☐ Yes.	Give specific information				
54 <b>Add</b> 6	the dollar value of all of vo	ur entries fr	om Part 7 Write that n	umber here	00.00

Official Form 106A/B Schedule A/B: Property page 5

Debtor 1	Russell Lee Boivin	ocument	Page 15 of	Case number (if known)	
Part 8:	List the Totals of Each Part of this Form				
55. <b>Part</b>	1: Total real estate, line 2				\$0.00
56. <b>Part</b>	2: Total vehicles, line 5		\$3,865.00		
57. <b>Part</b>	3: Total personal and household items, line	15	\$1,350.00		

58. Part 4: Total financial assets, line 36\$198.3259. Part 5: Total business-related property, line 45\$0.0060. Part 6: Total farm- and fishing-related property, line 52\$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. **Total personal property.** Add lines 56 through 61... \$5,413.32 Copy personal property total \$5,413.32

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,413.32

Official Form 106A/B Schedule A/B: Property page 6

		Docume	THE T GGC TO OT 45
Fill in this infor	rmation to identify your	case:	
Debtor 1	Russell Lee Boivir	1	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	IL NORTHERN DISTRI	CT - EASTERN DIVISION
Case number			
(if known)			

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
1997 Palaris 300 Xplorer Four wheeler	\$200.00	\$200.00 735 ILCS 5/12-1001(b)
Line from Schedule A/B: 4.1		□ 100% of fair market value, up to any applicable statutory limit
Household goods	\$500.00	\$500.00 735 ILCS 5/12-1001(b)
Line from Genedate A.E. G. 1		□ 100% of fair market value, up to any applicable statutory limit
Television & dvd player Line from Schedule A/B: 7.1	\$250.00	\$250.00 735 ILCS 5/12-1001(b)
Line from Goreadie 702. TT		☐ 100% of fair market value, up to any applicable statutory limit
Wearing apparel Line from Schedule A/B: 11.1	\$200.00	\$200.00 735 ILCS 5/12-1001(a)
Line from Genedate AVE. 11.1		□ 100% of fair market value, up to any applicable statutory limit
Costume jewelry Line from Schedule A/B: 12.1	\$100.00	\$100.00 735 ILCS 5/12-1001(a)
Line from Genedate A/B. 12.1		□ 100% of fair market value, up to any applicable statutory limit

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Case number (if known)

	f description of the property and line on edule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B  Amount of the exemption you claim  Check only one box for each exemption.			Specific laws that allow exemption
Too	ols e from <i>Schedule A/B</i> : 14.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
LITIE	ie from <i>Scriedule A/B</i> : 14.1			100% of fair market value, up to any applicable statutory limit	
Checking: US Bank Acc. 6782 Line from Schedule A/B: 17.1		\$182.32		\$182.32	735 ILCS 5/12-1001(b)
LIIIC	Tiom Generalic AVE. 11.1			100% of fair market value, up to any applicable statutory limit	
Savings: US Bank Acc. 4960 Line from Schedule A/B: 17.2		\$16.00		\$16.00	735 ILCS 5/12-1001(b)
LIIIC	FIIOIII Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	

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Fill in this infor	mation to identify your	case:		
Debtor 1	Russell Lee Boivir			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	IL NORTHERN DISTRIC	CT - EASTERN DIVISION	
Case number				
(if known)				☐ Check if this is a
				amended

# Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Page 19 of 45 Document Fill in this information to identify your case: Debtor 1 Russell Lee Boivin Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: IL NORTHERN DISTRICT - EASTERN DIVISION Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim Various \$382.00 Central IL Radiological 4.1 Last 4 digits of account number accounts Nonpriority Creditor's Name Po Box 3184 When was the debt incurred? Indianapolis, IN 46206 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify Medical bills

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Debtor 1 Russell Lee Boivin Case number (if know) 4.2 Creditor Collection Bureau Last 4 digits of account number \$714.00 Nonpriority Creditor's Name 755 Almar Pkwv When was the debt incurred? Bourbonnais, IL 60914 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection ☐ Yes 4.3 Medical Group A Last 4 digits of account number 1271 \$81.00 Nonpriority Creditor's Name 400 N. Wall St. When was the debt incurred? 2015 Kankakee, IL 60906 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical bills Other. Specify 4.4 Metro Center for Health Last 4 digits of account number 7410 \$1,110.00 Nonpriority Creditor's Name 901 McClintock Drive When was the debt incurred? Willowbrook, IL 60527 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical bills ☐ Yes

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Debtor	1 Russell Lee Boivin		Case number (if know)	
			Various	
4.5	Riverside Hospital	Last 4 digits of account number	accounts	\$4,985.00
	Nonpriority Creditor's Name 1905 W. Court Street	When was the debt incurred?		
	Kankakee, IL 60901  Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	, o auto <b>,</b> ou o, o c	or chook all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Medical bills	S	
4.6	Tallgrass Cardiology	Last 4 digits of account number	7044	\$525.00
	Nonpriority Creditor's Name 475 Brown Blvd.	When was the debt incurred?	2015	
	Ste 103			
	Bourbonnais, IL 60914			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	_			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	a claim:	
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical bills	3	
4.7	USDA Rural Development	Last 4 digits of account number	9373	\$80,739.82
	Nonpriority Creditor's Name			
	PO Box 66551 St. Louis, MO 63116	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	·	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Mortgage D		
	<del></del>	- Other. Specify	<del> /</del>	

### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

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Debtor 1 Russell Lee Boivin

T-H Professional & Medical Collecti PO Box 10166 Peoria, IL 61612

Line 4.1 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				_
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
	01	9. h. day.	01	Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that		0.00
		you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 88,536.82
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 88,536.82

Fill in this infor	mation to identify your	case:		
Debtor 1	Russell Lee Boivin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	IL NORTHERN DISTRI	CT - EASTERN DIVISION	
Case number				D Obest White is a
(II KHOWH)				☐ Check if this is an amended filing

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Jordan Ferguson 605 South Josephine St. Atlanta, IL 61723	Debtor has an oral agreement to purchase 2012 Chevrolet Malibu. Debtor is not on loan or title but property has an automobile loan with Select Employees Credit Union with a remaining balance of \$4,000.00. Debtor pays \$400.00 a month towards the automobile payments and insurance for vehicle.

		Docume	ent Page 24 d	of 45	
Fill in this	information to identify your o	ase:			
Debtor 1	Russell Lee Boivin				
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	IL NORTHERN DISTRIC	CT - EASTERN DIVISIO	ON	
Case numb	ner				
(if known)				☐ Check if this is an	
				amended filing	
	l Form 106H I <mark>ule H: Your Cod</mark> e	ebtors		12/1:	5
people are ill it out, ar our name	filing together, both are equa nd number the entries in the land case number (if known).	Illy responsible for suppoxes on the left. Attach Answer every question	olying correct informat the Additional Page t	as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write	
1. Do y	you have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes	i e				
Arizona	nin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3.  Did your spouse, former spouse.	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)	
in line Form out Co	2 again as a codebtor only if	that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	r if your spouse is filing with you. List the person sho sure you have listed the creditor on Schedule D (Offi 06G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the de Check all schedules that apply:	cial o fill
	tame, tramber, enest, eny, enace and En	0000		Check all schedules that apply.	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
				Control Dr.	
3.2	Name			☐ Schedule D, line	
				☐ Schedule E/F, line	
	Number Street	0	715.0		
(	City	State	ZIP Code		

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Est	in this information to identify	222							
	in this information to identify your countries to r 1 Russell Lee								
	btor 2 puse, if filing)				_				
Uni	ited States Bankruptcy Court for the	: IL NORTHERN DIST	RICT - EASTERN DIV	ISION					
	se number nown)		-			Check if this i	led filing nent showing p		
$\cap$	fficial Form 106I						as of the follo	owing date:	
	chedule I: Your Inc	ome				MM / DD/	YYYY		12/15
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili ir spouse is not filing w	ng jointly, and your sith you, do not include	spouse i de infori	s livi natio	ng with you, inc n about your sp	lude informa ouse. If more	tion about e space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-filin	ng spouse	
	If you have more than one job,	Employment status	☐ Employed			☐ Emp	☐ Employed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not	☐ Not employed		
	employers.	Occupation	Unemployed						
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Pa	rt 2: Give Details About Mor	nthly Income							
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for	any li	ne, write \$0 in th	e space. Inclu	de your noi	n-filing
	ou or your non-filing spouse have more space, attach a separate sheet to		ombine the information	n for all e	emplo	yers for that pers	on on the line	s below. If	you need
						For Debtor 1	For Debto		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	N/A_	

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Deb	tor 1	Russell Lee Boivin	_	C	ase	number (if known)				
					For	Debtor 1		For Debto		
	Сор	y line 4 here	4.		\$	0.00		§	N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00	9	6	N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$ 	0.00	9		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$_	0.00	9	5	N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	9	5	N/A	
	5e.	Insurance	5e		\$_	0.00	9	<u> </u>	N/A	_
	5f.	Domestic support obligations	5f.		\$_	0.00	9	<b>`</b>	N/A	_
	5g.	Union dues	5g		\$	0.00	\$	<b>,</b>	N/A	<del>_</del>
	5h.	Other deductions. Specify:	5h	.+	\$_	0.00	+ \$	<u> </u>	N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	0.00	9	5	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00	9	\$	N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.00	9	8	N/A	
	8b.	Interest and dividends	8b		<u>\$</u> —	0.00		<u> </u>	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c		\$	0.00	9		N/A	_
	8d.	Unemployment compensation	8d		\$	0.00	9	·	N/A	
	8e.	Social Security	8e		\$	1,588.00	\$	§	N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00	9		N/A	_
	8g.	Pension or retirement income	8g		\$_	0.00	9	·	N/A	_
	8h.	Other monthly income. Specify:	8h	.+	\$	0.00	+ \$	·	N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		1,588.00	9	\$	N//	4
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		1,588.00 + \$		N/A	A = \$	1.588.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,300.00 + ψ_		IN/	ή   Ψ   –	1,500.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe				-	in <i>Schedu</i>	ile J. . +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies								1,588.00
13.	Do	you expect an increase or decrease within the year after you file this form	1?						Combi monthl	nea ly income
		No.								
		Yes Explain:								

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Fill	in this informa	ition to identify yo	our case:					
	tor 1	Russell Lee E	Boivin			Ch		•
	tor 2 ouse, if filing)							showing postpetition chapter s of the following date:
Unit	ed States Bankı	ruptcy Court for the	: IL NOR	THERN DISTRICT - EAST )N	ERN		MM / DD / YYY	/Y
1	e number nown)							
		orm 106J						
		J: Your		<b>ISES</b> . If two married people are	o filing together b	oth are as	ually rachancib	12/1
info	ormation. If m	ore space is ne	eded, atta	ch another sheet to this f	form. On the top of	any addi	tional pages, wr	ite your name and case
	<u> </u>	n). Answer ever		n.				
Par 1.	Is this a joir	ribe Your House nt case?	enoia					
	No. Go to							
	⊔ Yes. <b>Doe</b>	es Debtor 2 live	in a separ	ate household?				
		-	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's	s Does dependent live with you?
	Do not state	the		·				□ No
	dependents	names.						Yes
								□ No □ Yes
								□ No
								□ Yes □ No
								☐ Yes
3.	expenses o	oenses include f people other t d your depende	han $_{f  au}$	No Yes				
Par		ate Your Ongoi						
exp								Chapter 13 case to report op of the form and fill in the
the		h assistance an		government assistance if cluded it on <i>Schedule I: Y</i>			Your	expenses
4.		or home owners and any rent for th		ses for your residence. In r lot.	nclude first mortgage	e 4.	\$	550.00
	If not include	led in line 4:						
	4a. Real	estate taxes				4a.	·	0.00
		rty, homeowner's				4b.	·	0.00
		maintenance, re owner's associat	•	ıpkeep expenses dominium dues		4c. 4d.	·	0.00

0.00

Additional mortgage payments for your residence, such as home equity loans

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Debtor 1	Russell Lee Boivin	Case num	ber (if known)	
s. Utilitie	oc.			
	es: Electricity, heat, natural gas	6a.	\$	0.00
	Water, sewer, garbage collection	6b.	\$	0.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	225.00
	Other. Specify:	6d.		0.00
	and housekeeping supplies	7.	\$	200.00
Childe	care and children's education costs	8.	\$	0.00
Clothi	ing, laundry, and dry cleaning	9.	\$	25.00
). Perso	onal care products and services	10.	\$	25.00
. Medic	cal and dental expenses	11.	\$	25.00
. Trans	sportation. Include gas, maintenance, bus or train fare.			
	ot include car payments.	12.	\$	100.00
. Enter	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	25.00
. Chari	itable contributions and religious donations	14.	\$	0.00
. Insura	ance.		<del></del>	
	of include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	·	100.00
	Other insurance. Specify:	15d.	· ·	0.00
	· · <u> </u>	13u.	Ψ	0.00
	<b>s.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
Specif	•		Φ	0.00
	Ilment or lease payments:	170	¢	200.00
	Car payments for Vehicle 1	17a.	·	300.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not repor		•	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 10	<b>6I).</b> 18.		0.00
. Other	r payments you make to support others who do not live with you.		\$	0.00
Specif	•	19.		
	r real property expenses not included in lines 4 or 5 of this form or on S			
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.		0.00
	r: Specify:	21.	·	0.00
. Guiei	. Specify.		-Ψ	0.00
. Calcu	ulate your monthly expenses			
	Add lines 4 through 21.		\$	1,575.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106.	J-2	\$	,,,,,,,,,
			·	1 575 00
220. A	Add line 22a and 22b. The result is your monthly expenses.		\$	1,575.00
. Calcu	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,588.00
	Copy your monthly expenses from line 22c above.	23b.	·	1,575.00
200.	Top, you. Morning experiess from the ZZO above.	200.		1,070.00
230	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	13.00
			L	
4. <b>D</b> o vo	ou expect an increase or decrease in your expenses within the year after	er vou file this	form?	
	ample, do you expect to finish paying for your car loan within the year or do you expect			se or decrease because of
	cation to the terms of your mortgage?			
	cation to the terms of your mortgage?			
	, , ,			

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Fill in this info	ormation to identify your	case:				
Debtor 1	Russell Lee Boivin					
	First Name	Middle Name	Las	t Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Loo	t Name		
(Spouse II, IIIIIIg)	riist Name	Middle Name	LdS	t Name		
United States B	Bankruptcy Court for the:	IL NORTHERN DIST	RICT - EASTE	RN DIVISION		
Case number						
(if known)						Check if this is an
						amended filing
000 : 1 =	400D					
	<u>rm 106Dec</u>					
Declara	ition About a	ın Individua	al Debte	or's Schedul	es	12/15
	18 U.S.C. §§ 152, 1341, 1	519, and 3571.				
Did you p	pay or agree to pay some	one who is NOT an att	torney to help	you fill out bankruptcy f	forms?	
■ No						
☐ Yes.	Name of person					Petition Preparer's Notice, gnature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the su	ımmary and s	chedules filed with this o	declaration and	
X /s/Ru	ussell Lee Boivin		Х			
Russ	ell Lee Boivin ture of Debtor 1			Signature of Debtor 2		
· ·	June 1, 2018			Date		
24.0	34.13 1, 2010					

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	l Russell Lee Boivin			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if,		Middle Name	Last Name	
Jnited S	States Bankruptcy Court for the:	IL NORTHERN DISTRICT - E	ASTERN DIVISION	
Case nu (if known)	imber			☐ Check if this is an amended filing
State Be as co	emplete and accurate as possible	. If two married people are fi	als Filing for Bankruptcy ling together, both are equally responsi form. On the top of any additional page	ble for supplying correct
		-		
umber	(if known). Answer every question  Give Details About Your Marita		ed Before	
umber Part 1:	(if known). Answer every questio		ed Before	
umber Part 1:	(if known). Answer every question  Give Details About Your Marita		ed Before	
Part 1: . Wh	(if known). Answer every question  Give Details About Your Marita  at is your current marital status?  Married	al Status and Where You Live		
Part 1: . Wh	(if known). Answer every question  Give Details About Your Marita  at is your current marital status?  Married  Not married	al Status and Where You Live	re you live now?	
Part 1: . Wh	(if known). Answer every question  Give Details About Your Marital at is your current marital status?  Married  Not married  ing the last 3 years, have you live	al Status and Where You Live	re you live now?	Dates Debtor 2 lived there
Part 1:  . Wh  . Dur  De  60	(if known). Answer every question  Give Details About Your Marital at is your current marital status?  Married  Not married  ing the last 3 years, have you live to the places you live	ed anywhere other than whe	re you live now? Clude where you live now.	

Document Page 31 of 45 Case number (if known) Debtor 1 Russell Lee Boivin Part 2 **Explain the Sources of Your Income** Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. П Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until Social Security \$9,528.00 the date you filed for bankruptcy: For last calendar year: Social Security \$19,056.00 (January 1 to December 31, 2017) For the calendar year before that: \$19,056.00 Social Security (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Creditor's Name and Address

Dates of payment

Total amount you paid

Still owe

Was this payment for ...

attorney for this bankruptcy case.

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Case number (if known) Document Debtor 1 Russell Lee Boivin

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	USDA Rural Development PO Box 66551 St. Louis, MO 63116	4/2018-6/2018	\$702.00	\$80,739.82	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>☐ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other Mortgage deficiency</li> </ul>
	Jordan Ferguson 605 South Josephine St. Atlanta, IL 61723	4/2018-6/2018	\$900.00	\$4,000.00	<ul> <li>□ Mortgage</li> <li>■ Car</li> <li>□ Credit Card</li> <li>□ Loan Repayment</li> <li>□ Suppliers or vendors</li> <li>□ Other</li> </ul>
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general performance of which you are an officer, director, person in a business you operate as a sole proprietor. The state of the s	artners; relatives of any gen n control, or owner of 20% o	eral partners; partner r more of their voting	erships of which yo g securities; and ar	u are a general partner; corporations ny managing agent, including one for
	☐ Yes. List all payments to an insider.  Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	ny property on a	ccount of a debt that benefited an
	Yes. List all payments to an insider				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Jordan Ferguson 605 South Josephine St. Atlanta, IL 61723	within the last 12 months	\$3,600.00	\$4,000.00	Debtor is paying for future right to 2012 Chevrolet Malibu owned and titles to son in law.
Par	rt 4: Identify Legal Actions, Repossessio	ns, and Foreclosures			
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	tcy, were you a party in an			
	Case title Case number	Nature of the case	Court or agency		Status of the case

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No. Got to line 11.     Yes. Fill in the information below.   Describe the Property   Explain what happened   Explain what happened   Property was repossessed.   Property was received.   Property was repossessed.   Property was received.   Property was repossessed.   Property was repossessed.   Property was attached, saized or levied.   Property was repossessed.   Property was repossed.   Pro	10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.								
USDA Rural Development PO Box 66551 St. Louis, MO 63116    Property was repossessed.   Property was repossessed.   Property was garacted.   Proper		□ No. Go to line 11.								
USDA Rural Development PO Box 66551 St. Louis, MO 63116    Funds taken from social security disability on within the last \$2,803.00 of foreclosed property   Funds taken from social security disability on 12 months     Property was processes.     Property was processes.     Property was processes.     Property was grainshed.     Property		■ Yes. Fill in the information below.								
USDA Rural Development   Funds taken from social security disability on old foreclosed property   Funds taken from social security disability on old foreclosed property   Funds taken from social security disability on old foreclosed property   Funds taken from social security disability on old foreclosed property   Funds taken from social security disability on old foreclosed property was foreclosed.   Funds taken from social security disability on old foreclosed property was foreclosed.   Funds taken from your security of the security was foreclosed.   Funds taken from your security of the security was foreclosed.   Funds taken from your security of the security was parished.   Funds taken from your security was foreclosed.   Funds taken from your security of the security was foreclosed.   Funds taken from your accounts or refuse to make a payment because you owed a debt?   Funds taken from your accounts or refuse to make a payment because you owed a debt?   Funds taken from your accounts or refuse to make a payment because you owed a debt?   Funds taken from your accounts or refuse to make a payment because you owed a debt?   Funds taken from your accounts or refuse to make a payment because you owed a debt?   Funds taken from your accounts of the second of the property on the details from your accounts of the property on the details or cacheful or bankruptcy, did you give any gifts with a total value of more than \$600 per person   Funds taken from your property in the possession of an assignee for the benefit of creditors, a country of the property of the property you fled for bankruptcy, did you give any gifts with a total value of more than \$600 to any charity?   Funds from your property of the property you fled for bankruptcy or since you flied for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?   Funds from your property you lost and hour property you lost a		Creditor Name and Address	De	escribe the Property	Date					
PC Box 66551 St. Louis, MO 63116 Property was repossessed. Property was foreclosed. Property was foreclosed. Property was garnished. No Vas. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount taken Describe the action the creditor took Pass pointed receiver, a custodian, or another official? No Vas. Fill in the details of creditor shart property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Vas. Fill in the details for each gift. St. List Certain Gifts and Contributions Describe the gifts Dates you gave the Gift and Address:  No Vas. Fill in the details for each gift. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Vas. Fill in the details for each gift or contribution. Gifts with a total value of more than \$600 to any charity? No Vas. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 to any charity? No Vas. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 to any charity? No Vas. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 to any charity? No Value of property by the property or gambling? No Vas. Fill in the details. Describe any insurance coverage for the loss include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			Ex	plain what happened		property				
Property was reprosessed.   Property was paralshed.   Property was garnished.   No   Yes. Fill in the details.   Describe the action the creditor took   Date action was   Amount taken   Amo		PO Box 66551				\$2,803.00				
Property was atrached.   Property was garnished.   Property was attached, selzed or levied.		St. Louis, MO 63116	П	Property was repossessed						
Property was gamished.   Property was gamished.   Property was attached, seized or levied.  11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?   Nest Fill in the details.   Describe the action the creditor took   Date action was   Amount taken   No   Yes. Fill in the details   Describe the action the creditor took   Date action was   Amount taken   No   Yes   The property										
11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?    No				• •						
accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.  Creditor Name and Address Describe the action the creditor took Date action was Amount taken  12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?  No Yes  Part 5: List Certain Gifts and Contributions  13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 Person to Whom You Gave the Gift and Address:  14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No Yes. Fill in the details.  Describe the property you lost and how the loss occurred  No Value of property lost include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.				Property was attached, seized or levied.						
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?    No	11.	accounts or refuse to make a payment b  ■ No □ Yes. Fill in the details.	ecause	e you owed a debt?	Date action was					
court-appointed receiver, a custodian, or another official?  No Yes    Yes   Yes   Yes   Ves   Fill in the details for each gift.					taken					
Yes	12.	court-appointed receiver, a custodian, or			assignee for the bene	fit of creditors, a				
List Certain Gifts and Contributions		_ '''								
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 Person to Whom You Gave the Gift and Address:  14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No Yes. Fill in the details.  Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Value of property lost										
No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift and Address:  14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No Yes. Fill in the details.  Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Par	List Certain Gifts and Contribution	S							
Yes. Fill in the details for each gift.   Gifts with a total value of more than \$600   Describe the gifts   Dates you gave the gifts	13.	Within 2 years before you filed for bankr	uptcy,	did you give any gifts with a total value of more t	than \$600 per person?	?				
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift and Address:  14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 to any charity? Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No Yes. Fill in the details.  Describe the property you lost and how the loss occurred  Date of your lost of your lost on line 33 of Schedule A/B: Property.		No								
Person to Whom You Gave the Gift and Address:  14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No Yes. Fill in the details.  Describe the property you lost and how the loss occurred  Describe any insurance coverage for the loss loss loss loss loss loss loss los		Yes. Fill in the details for each gift.								
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No  ☐ Yes. Fill in the details for each gift or contribution.  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses  15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?  No ☐ Yes. Fill in the details.  Describe the property you lost and how the loss occurred  Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Date of your loss Value of property lost										
<ul> <li>Yes. Fill in the details for each gift or contribution.</li> <li>Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)</li> <li>Part 6: List Certain Losses</li> <li>Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?</li> <li>No</li> <li>Yes. Fill in the details.</li> <li>Describe the property you lost and how the loss occurred</li> <li>Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</li> </ul>	14.	_	uptcy,	did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?				
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Describe the property you lost and how the loss occurred  Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Value of property loss		_								
how the loss occurred  Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			Descr	ibe any insurance coverage for the loss	Date of your	Value of property				
Part 7: List Certain Payments or Transfers			Includ	e the amount that insurance has paid. List pending	_					
	Par	t 7: List Certain Payments or Transfers	5							

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Debtor 1 Russell Lee Boivin

	<b>consulted about seeking bankruptcy or pre</b> Include any attorneys, bankruptcy petition prep			es required in your bankruptcy.	
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	transferred	value of any property	Date payment or transfer was made	Amount of payment
	Ostling & Associates, Ltd. 201 W. Olive Street Bloomington, IL 61701 ostlingassociates@comcast.net	Attorney Fees		6/2018	\$1,200.00
	Ostling & Associates, Ltd. 201 W. Olive Street Bloomington, IL 61701 ostlingassociates@comcast.net	Filing fee		6/2018	\$335.00
17.	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that you	rs or to make payment		half pay or transfer any prop	erty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and transferred	value of any property	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your b Include both outright transfers and transfers mainclude gifts and transfers that you have alread No  Yes. Fill in the details.	usiness or financial aff ade as security (such as	airs? the granting of a secu		
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer	red	Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		ny property to a self-	settled trust or similar device	e of which you are a
	Name of trust	Description and	value of the property	transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankruptc	y, were any financial ad	counts or instrume	nts held in your name, or for	your benefit, closed,
	sold, moved, or transferred? Include checking, savings, money market, chouses, pension funds, cooperatives, associated No			eposit; shares in banks, cred	lit unions, brokerage
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account o instrument	r Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

20.

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Case number (if known) Document

Debtor 1 Russell Lee Boivin

21.	Do you now have, or did you have within 1 year cash, or other valuables?	before you filed for bankruptcy, ar	ny safe deposit box or other deposito	ry for securities,
	■ No □ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or pl	•	year before you filed for bankruptcy?	,
	□ No			
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
	Randy Skonetsk 630 S. Outer Dr. Wilmington, IL 60481	Debtor only	four wheeler listed on Schedule B	□ No ■ Yes
Par	9: Identify Property You Hold or Control for	Someone Fise		
23.	Do you hold or control any property that someofor someone.		ty you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	: 10: Give Details About Environmental Informa	,		
	he purpose of Part 10, the following definitions			
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sub-	ir, land, soil, surface water, ground		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	aw, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		waste, hazardous substance, toxic s	ubstance,
Rep	ort all notices, releases, and proceedings that yo		they occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

Case 18-17732 Doc 1 Filed 06/22/18 Entered 06/22/18 08:35:33 Document Page 36 of 45 Debtor 1 Russell Lee Boivin Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Russell Lee Boivin Russell Lee Boivin Signature of Debtor 2 Signature of Debtor 1 **Date** June 1, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

☐ Yes. Name of Person

\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Debtor 2 (Spouse if, illing)  Prist Name  Middle Name  Last Name  United States Bankruptcy Court for the: IL NORTHERN DISTRICT - EASTERN DIVISION  Case number (If known)  Check if this is an amended filling  Official Form 108  Statement of Intention for Individuals Filling Under Chapter 7  12/15  f you are an individual filling under chapter 7, you must fill out this form if:  Creditors have claims secured by your property, or  Journal of two married people are filling together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.  Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your rame and case number (if known).  Part 1:  List Your Creditors Who Have Secured Claims    Creditors   What do you intend to do with the property that secures a debt?    Creditors   Surrender the property and redeem it.						
Debtor 2 (Spouse if, illing)  Prist Name  Middle Name  Last Name  United States Bankruptcy Court for the: IL NORTHERN DISTRICT - EASTERN DIVISION  Case number (If known)  Check if this is an amended filling  Official Form 108  Statement of Intention for Individuals Filling Under Chapter 7  12/15  f you are an individual filling under chapter 7, you must fill out this form if:  Creditors have claims secured by your property, or  Journal of two married people are filling together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.  Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your rame and case number (if known).  Part 1:  List Your Creditors Who Have Secured Claims    Creditors   What do you intend to do with the property that secures a debt?    Creditors   Surrender the property and redeem it.	Fill in this inform	ation to identify your	case:			
Debtor 2  [Spouse f, Hiling) First Name	Debtor 1	Russell Lee Boivin				
United States Bankruptcy Court for the: IL NORTHERN DISTRICT - EASTERN DIVISION  Case number (if known)		First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: IL NORTHERN DISTRICT - EASTERN DIVISION  Case number (If known)   Check if this is an amended filling    Official Form 108  Statement of Intention for Individuals Filing Under Chapter 7   12/15  If you are an individual filling under chapter 7, you must fill out this form if:  creditors have claims secured by your property, or    you have leased personal property and the lease has not expired.  You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form  If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.  Se as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  Part 1: List Your Creditors Who Have Secured Claims  I. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.  Identify the creditor and the property that is collateral   What do you intend to do with the property that   Did you claim the property secures a debt?  Creditor's   Surrender the property.   No   Retain the property and redeem it.	Debtor 2	First Name	Middle Name	Last Name		
Case number  (if known)  Case number  (if known)  Check if this is an amended filing  Check if this is an amended filing  Check if this is an amended filing  Difficial Form 108  Statement of Intention for Individuals Filing Under Chapter 7  12/15  If you are an individual filing under chapter 7, you must fill out this form if:  creditors have claims secured by your property, or  you have leased personal property and the lease has not expired.  You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form  If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.  Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  Part 1:  List Your Creditors Who Have Secured Claims  I. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.  Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt?  Creditor's Surrender the property.    No   Retain the property and redeem it.						
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sign and date the form.  Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  Part 1: List Your Creditors Who Have Secured Claims  I. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.  Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt?  Creditor's Surrender the property.  Retain the property and redeem it.	You must file this whichever	form with the court w er is earlier, unless th	ithin 30 days after	you file your bankruptcy petition or by the date		
write your name and case number (if known).  Part 1: List Your Creditors Who Have Secured Claims  For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.  Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C?  Creditor's Surrender the property. No Retain the property and redeem it.			in a joint case, bo	th are equally responsible for supplying correc	et information. Both debtors mu	ust
For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.  Identify the creditor and the property that is collateral  What do you intend to do with the property that secures a debt?  Did you claim the property as exempt on Schedule C?  Creditor's  name:  Retain the property and redeem it.				needed, attach a separate sheet to this form.	On the top of any additional pa	ges,
Information below. Identify the creditor and the property that is collateral  What do you intend to do with the property that secures a debt?  Creditor's  name:  Did you claim the property as exempt on Schedule C?  Did you claim the property as exempt on Schedule C?	Part 1: List You	ır Creditors Who Hav	e Secured Claims			
Identify the creditor and the property that is collateral   What do you intend to do with the property that secures a debt?   Did you claim the property as exempt on Schedule C?    Creditor's   Surrender the property   No   Retain the property and redeem it.			art 1 of Schedule D	: Creditors Who Have Claims Secured by Prop	erty (Official Form 106D), fill in	the
name: Retain the property and redeem it.			hat is collateral			
name: Retain the property and redeem it.	Creditor's			Currender the property	Пис	
Tectain the property and redeem it.					□ NO	
Retain the property and enter into a				☐ Retain the property and redeem it.	☐ Yes	
Description of Reaffirmation Agreement.	•					
property Retain the property and [explain]:				☐ Retain the property and [explain]:		

securing debt: Creditor's □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. ☐ Yes  $\square$  Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Russell Lee Boivin	Case number (if k	(nown)
prope	ription of	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
n the in	unexpired personal property lease that to formation below. Do not list real estate I	y Leases you listed in Schedule G: Executory Contracts and Unex eases. Unexpired leases are leases that are still in effec y lease if the trustee does not assume it. 11 U.S.C. § 36	et; the lease period has not yet ended.
Describ	e your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's Descript Property	tion of leased		□ No □ Yes
Lessor's Descript Property	tion of leased		□ No
Lessor's Descript Property	tion of leased		□ No □ Yes
Lessor's Descript Property	tion of leased		□ No
Lessor's Descript Property	tion of leased		□ No
Lessor's Descript Property	tion of leased		□ No □ Yes
Lessor's Descript Property	tion of leased		□ No □ Yes
		dicated my intention about any property of my estate the	
X /s/ Ru Sig	Russell Lee Boivin Issell Lee Boivin Inature of Debtor 1	XSignature of Debtor 2	
Da	te June 1, 2018	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-17732 Doc 1 Filed 06/22/18 Entered 06/22/18 08:35:33 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court** IL Northern District - Eastern Division

In re	e Russell Lee B	oivin		12 1 (01 0			Case No.		
111 1	114400011 200 2	OIVIII			Debtor(	s)	Chapter	7	
					ENSATION OF			, ,	
1.	compensation paid	o me	within one ye	ear before the fil	6(b), I certify that I a ing of the petition in of or in connection	bankruptcy, or a	agreed to be paid	l to me, for servic	
	For legal servi	ces, I ł	have agreed to	o accept			\$	1,200.00	
	Prior to the fili	ng of t	this statemen	t I have received	i		\$	1,200.00	
	Balance Due						\$	0.00	
2.	The source of the co	mpen	sation paid to	me was:					
	Debtor		Other (spec	eify):					
3.	The source of comp	ensati	on to be paid	to me is:					
	■ Debtor		Other (spec	cify):					
4.	■ I have not agree	ed to sl	hare the abov	e-disclosed com	npensation with any o	ther person unle	ess they are men	nbers and associat	es of my law firm.
					nsation with a person ames of the people sh				my law firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
					dering advice to the d			file a petition in l	bankruptcy;
					atement of affairs and itors and confirmation			arings thereof;	
	d. [Other provision	s as no	eeded]	_		_		_	
	agreemer	nts an		ns as needed;	duce to market valu preparation and fili				
6.	By agreement with	the del	btor(s), the al	bove-disclosed f	ee does not include the	ne following ser	vice:		
	Represer adversary			ors in any disc	hargeability actions	, judicial lien a	voidances, reli	ef from stay acti	ons or any other
					CERTIFICATI	ON			
this	I certify that the for bankruptcy proceedi	egoing ng.	g is a complet	te statement of a	any agreement or arra	ngement for pay	ment to me for	representation of	the debtor(s) in
	June 1, 2018				/s/ Mich	ael J. Meyers			
_	Date				Michae	J. Meyers 63	13492		
						e of Attorney & Associates,	Ltd		
						Olive Street	Liu.		
					Bloomir	ngton, IL 6170			
						7-3030 Fax: 3 ssociates@co			
						ssociates@co `law firm	inicasi.net		

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# United States Bankruptcy Court II. Northern District - Eastern Division

		IL Normern District - Eastern Divis	81011	
In re	Russell Lee Boivin		Case No.	
		Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	9
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	June 1, 2018	/s/ Russell Lee Boivin Russell Lee Boivin Signature of Debtor		

Central IIC Red 18-10732 al Doc 1 Filed 06/22/18 Entered 06/22/18 08:35:33 Desc Main Po Box 3184 Document Page 45 of 45 Indianapolis, IN 46206

Creditor Collection Bureau 755 Almar Pkwy Bourbonnais, IL 60914

Jordan Ferguson 605 South Josephine St. Atlanta, IL 61723

Medical Group A 400 N. Wall St. Kankakee, IL 60906

Metro Center for Health 901 McClintock Drive Willowbrook, IL 60527

Riverside Hospital 1905 W. Court Street Kankakee, IL 60901

T-H Professional & Medical Collecti PO Box 10166 Peoria, IL 61612

Tallgrass Cardiology 475 Brown Blvd. Ste 103 Bourbonnais, IL 60914

USDA Rural Development PO Box 66551 St. Louis, MO 63116